



NOTICE TO INVESTORS Christmas Holiday Arrangements

Dear Investor

For IBD and Unsecured Notes transactions over the annual Christmas holiday period please be advised of the following office closures;

Business Service Centre – Farleigh Mill

Will close on Friday 19th December 2014 and reopen on Monday 12th January 2015.

As you would be aware withdrawals require 7 days' notice, however, withdrawals can be arranged in advance over this period.

A reminder that Unsecured Note deposits can also be made into your investment at any time using the BPAY option (Biller Code 292 805).

Marian Mill Office

Will close at midday Thursday 18th December 2014 and reopen on Wednesday 21st January 2015.

Cane Supply Office - Pleystowe Mill

Will close at midday on Thursday 18th December 2014 and reopen on Wednesday 21st January 2015.

Racecourse Mill Office

Will close on Thursday 18th December 2014 and reopen on Wednesday 21st January 2015.

Please call 4953 8801 for all IBD or Unsecured Notes enquiries and I take this opportunity to wish all Investors a Merry Christmas and a prosperous New Year.

Yours sincerely

Karen Penfold
Senior Management Accountant

9th December 2014